

Certificate Number: 03621-NYE-DE-026879882

Bankruptcy Case Number: 16-22042



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 31, 2016, at 2:54 o'clock PM EST, Cheskel Werzberger completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of New York.

Date: February 1, 2016 By: /s/Daynelys Gibbins

Name: Daynelys Gibbins

Title: Counselor